

09849979.071301

Not entered pursuant to  
teleph. interview 11/15/02

See paper  
No. 8  
TB

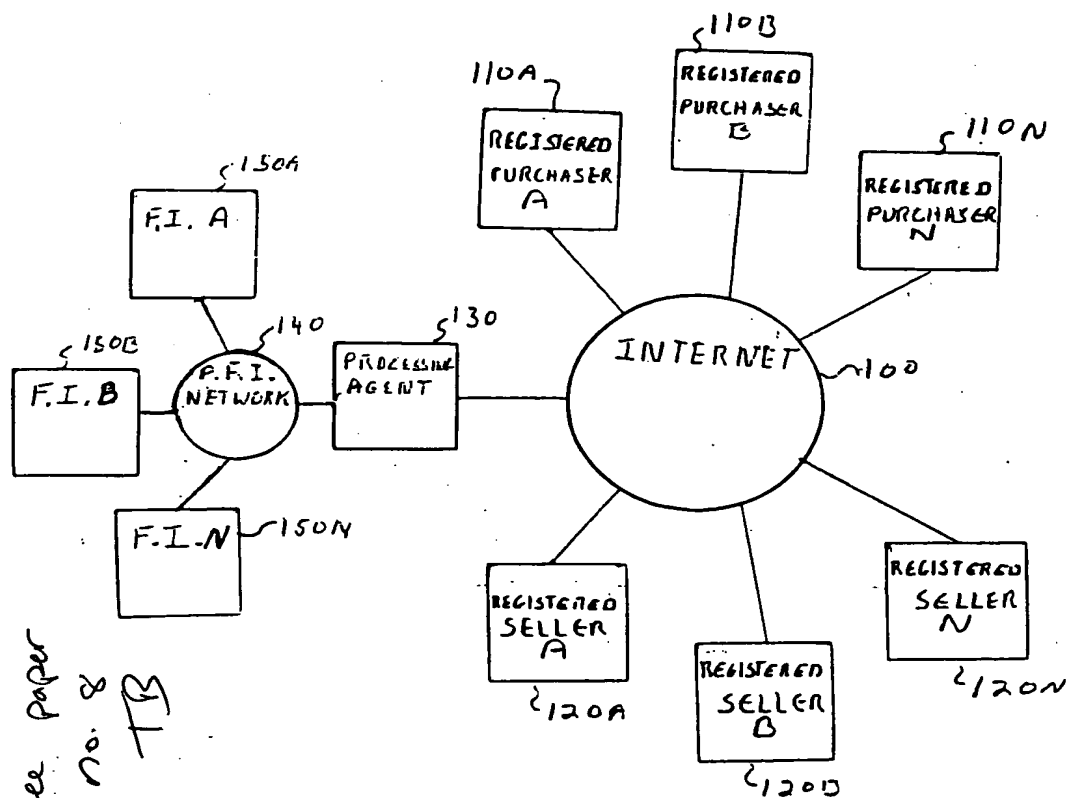


FIGURE 1

09849979-071301

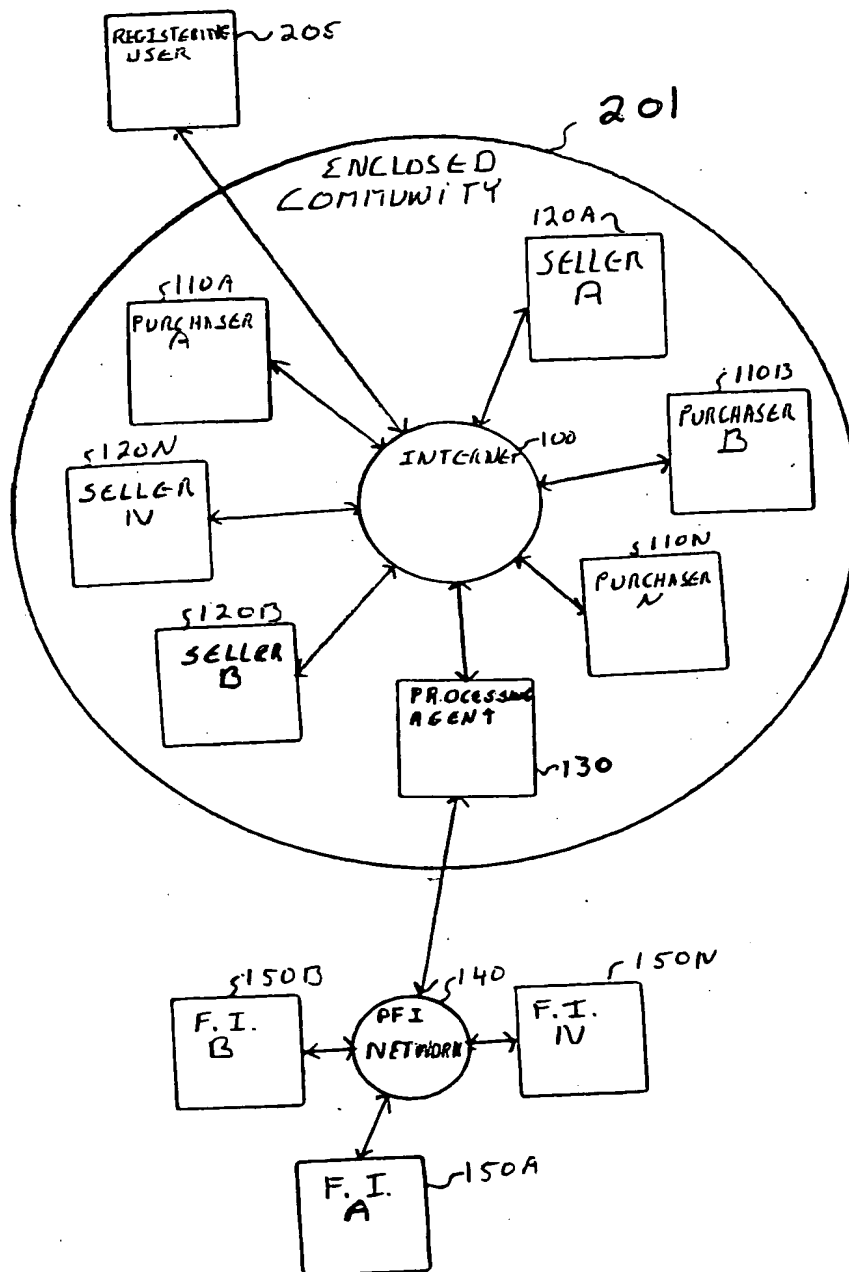


FIGURE 2

09649979.071301

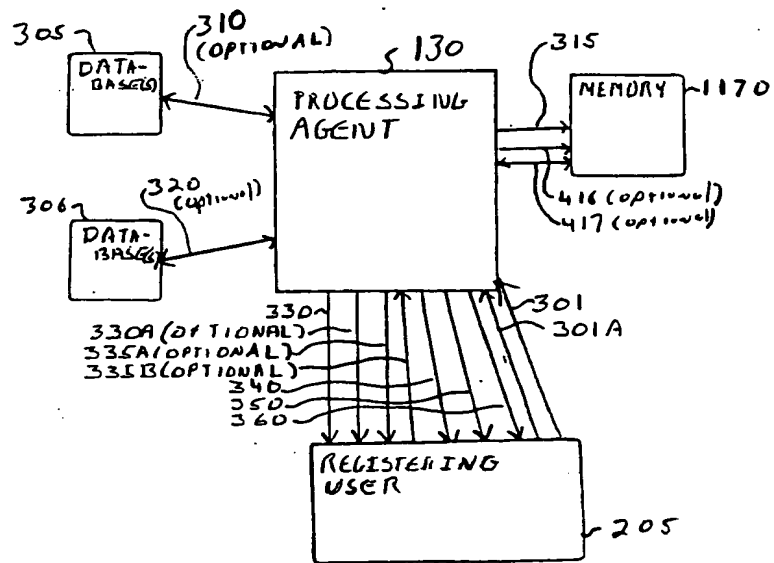


FIGURE 3

0984979-071301  
DET 20 62664860

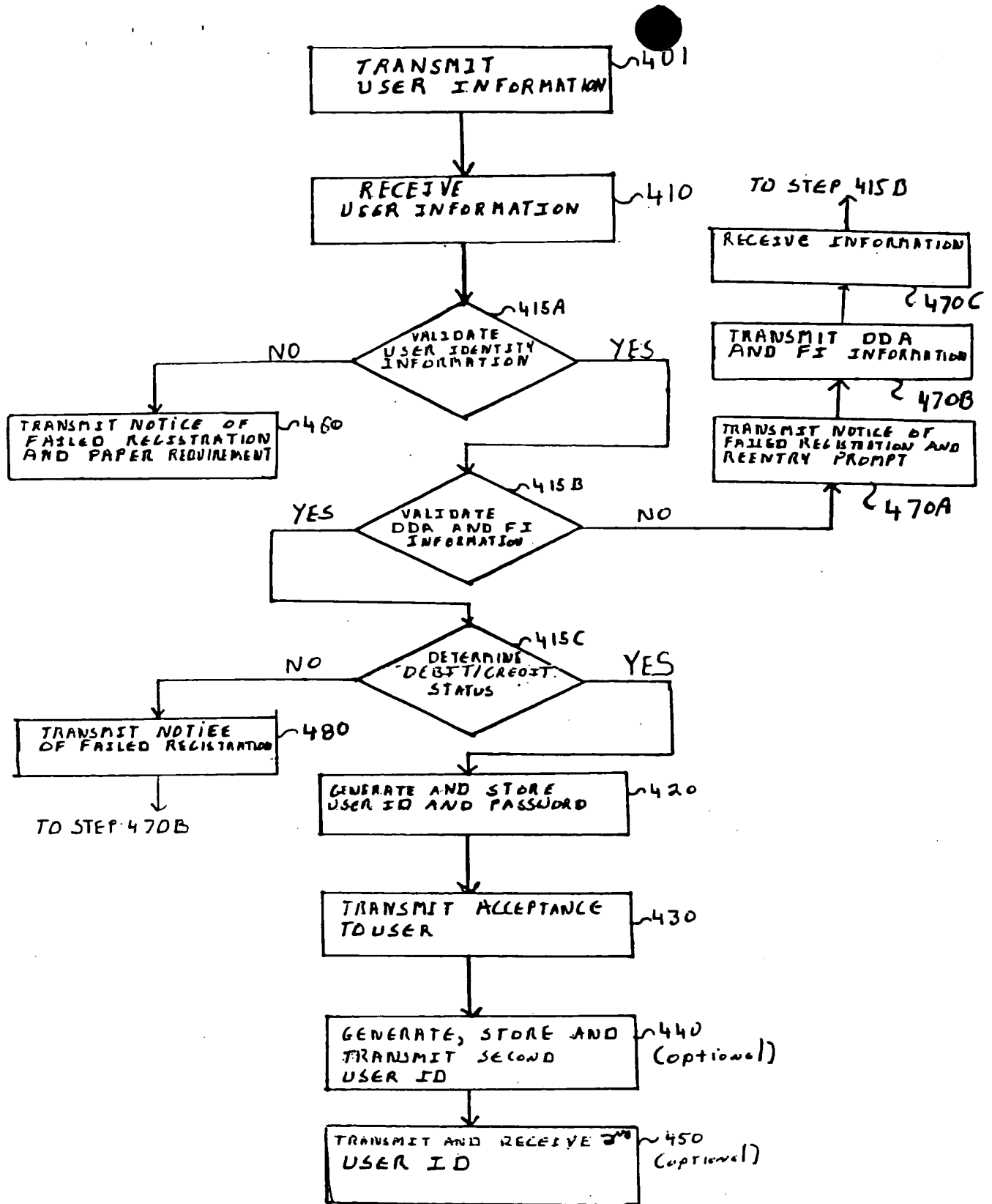


FIGURE 4

09849979.071301  
FOETZ 062664860

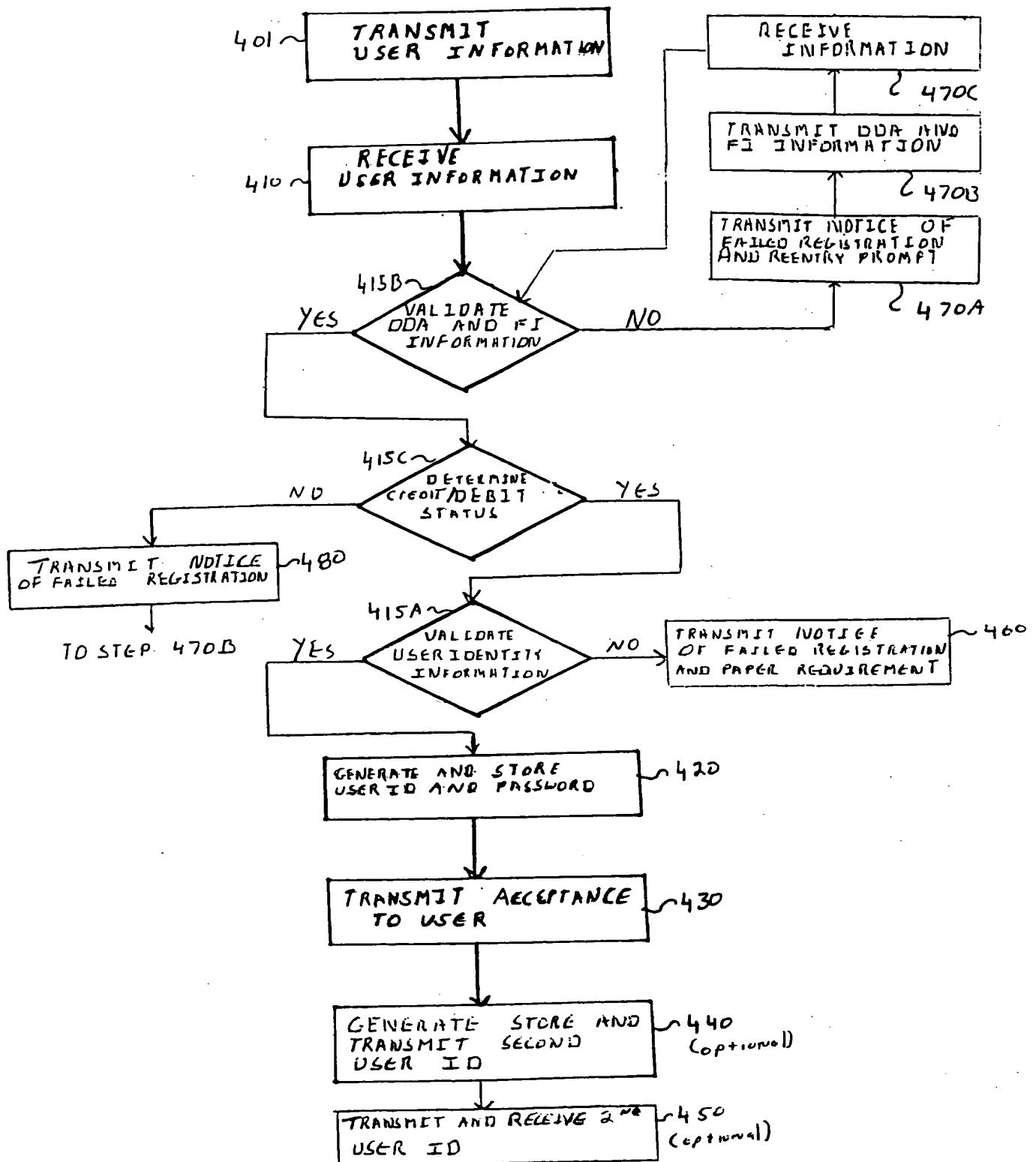


FIGURE 5

0984979.071301  
FOIET 20 62664860

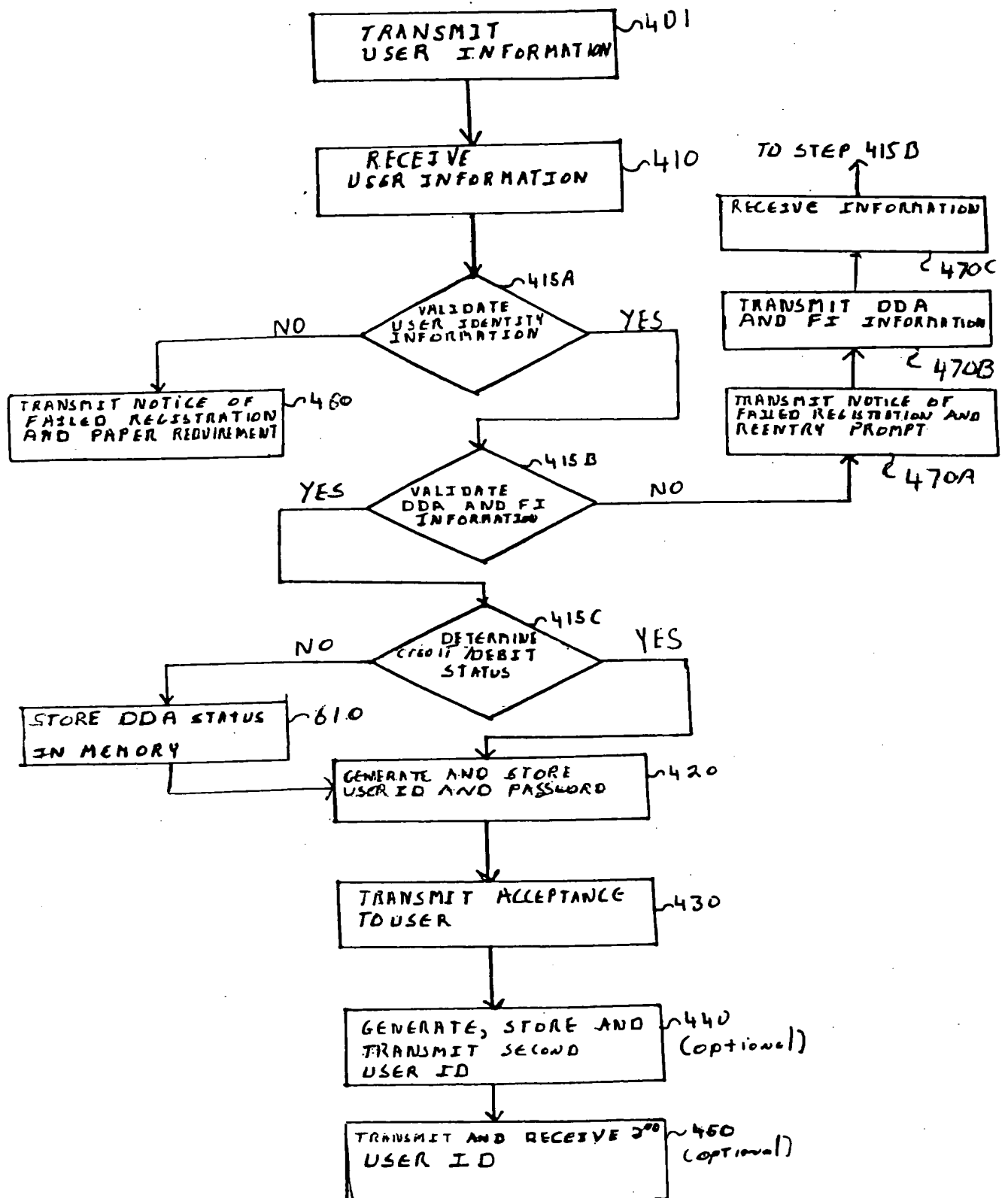


FIGURE 6

09849979.071301

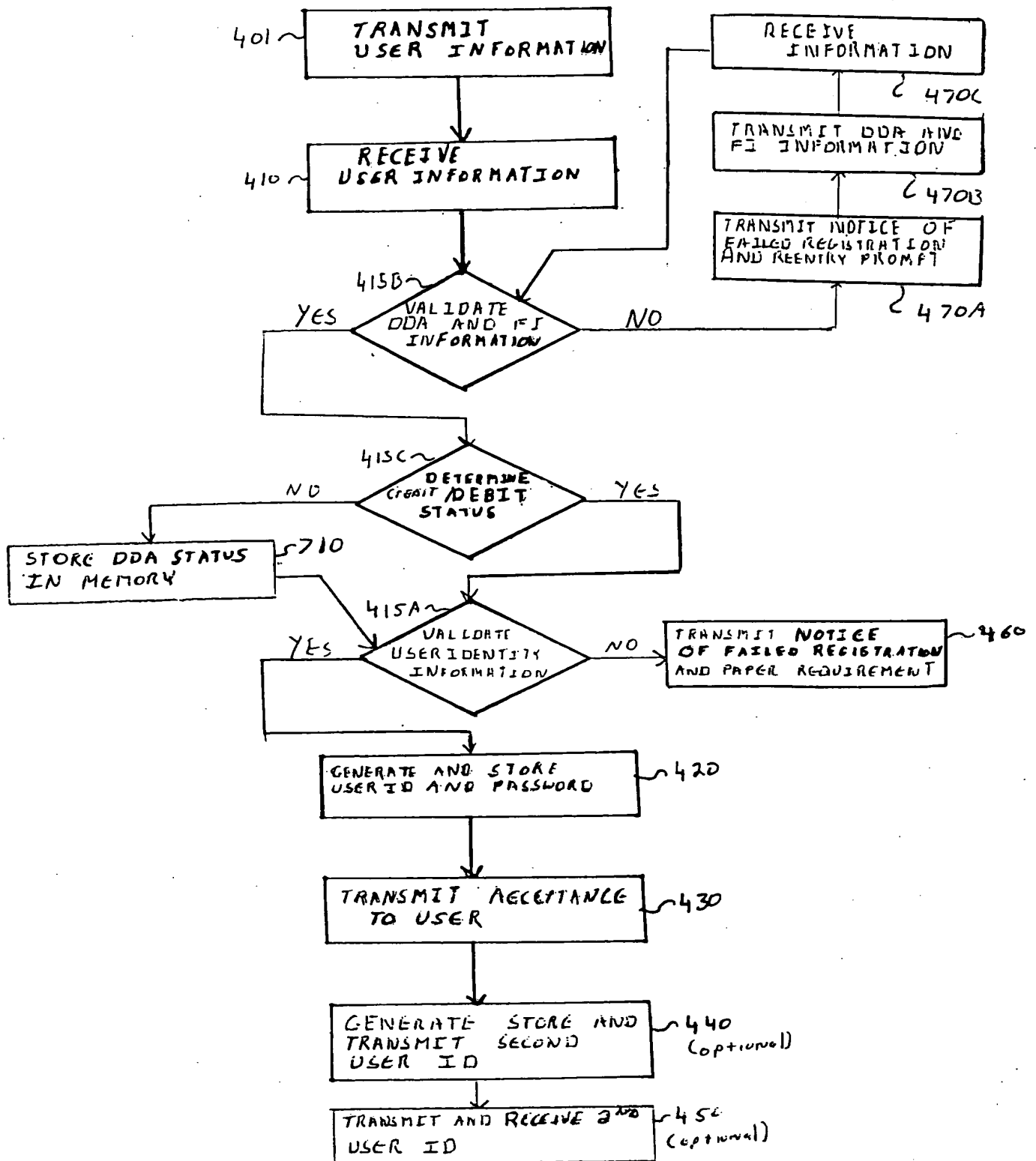


FIGURE 7

09849970300

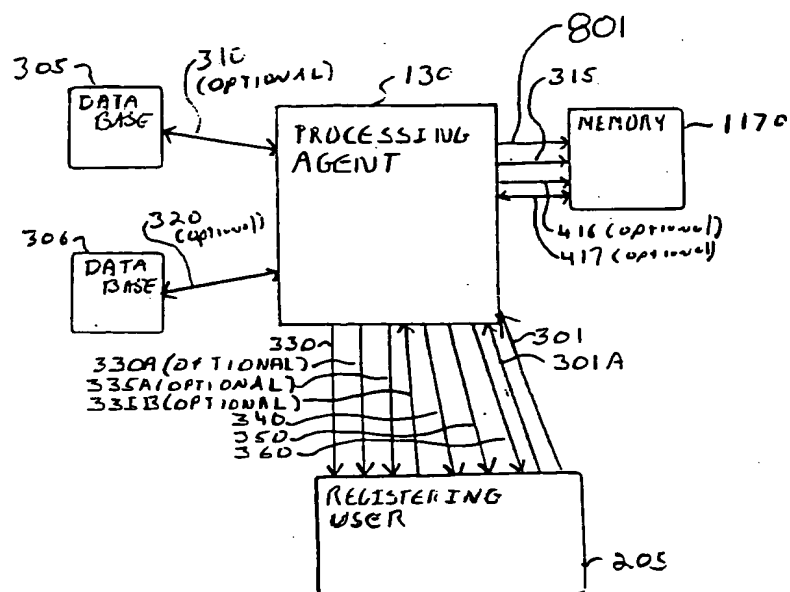


FIGURE 8



00849979.0/1301  
DET 20-62554860

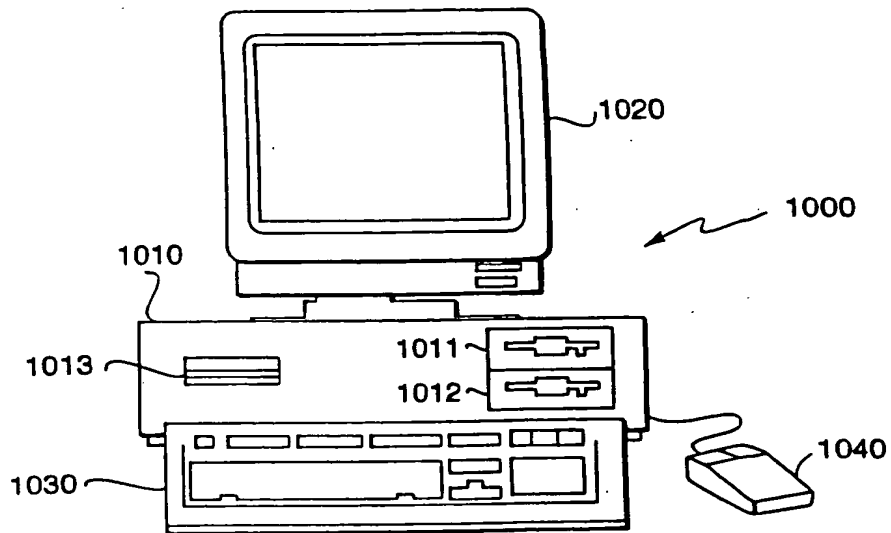


FIG. 9

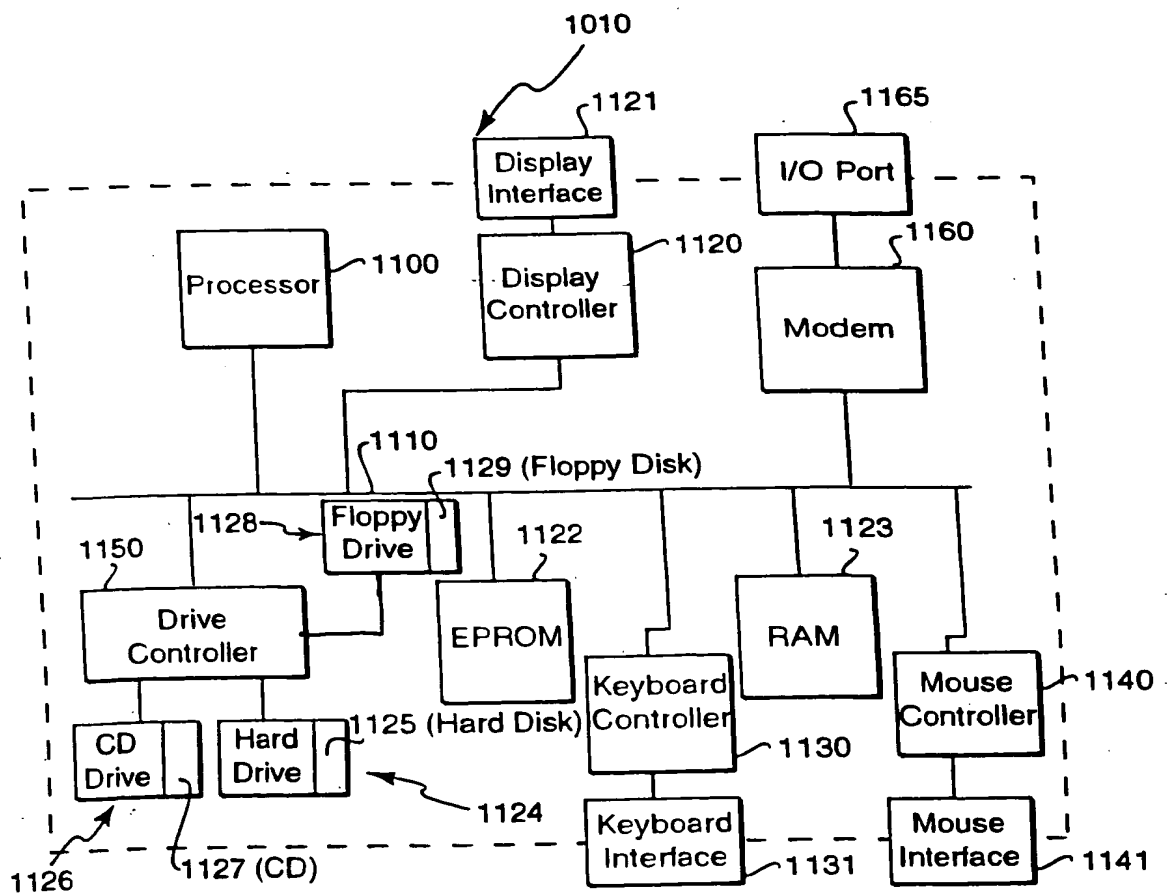


FIGURE 10

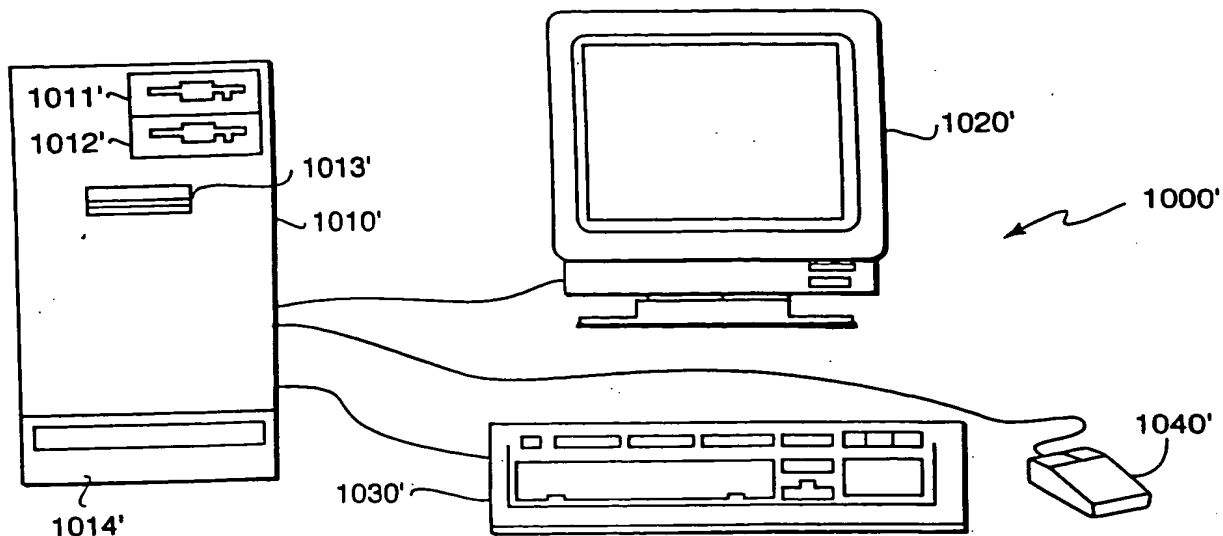


FIG. 11A

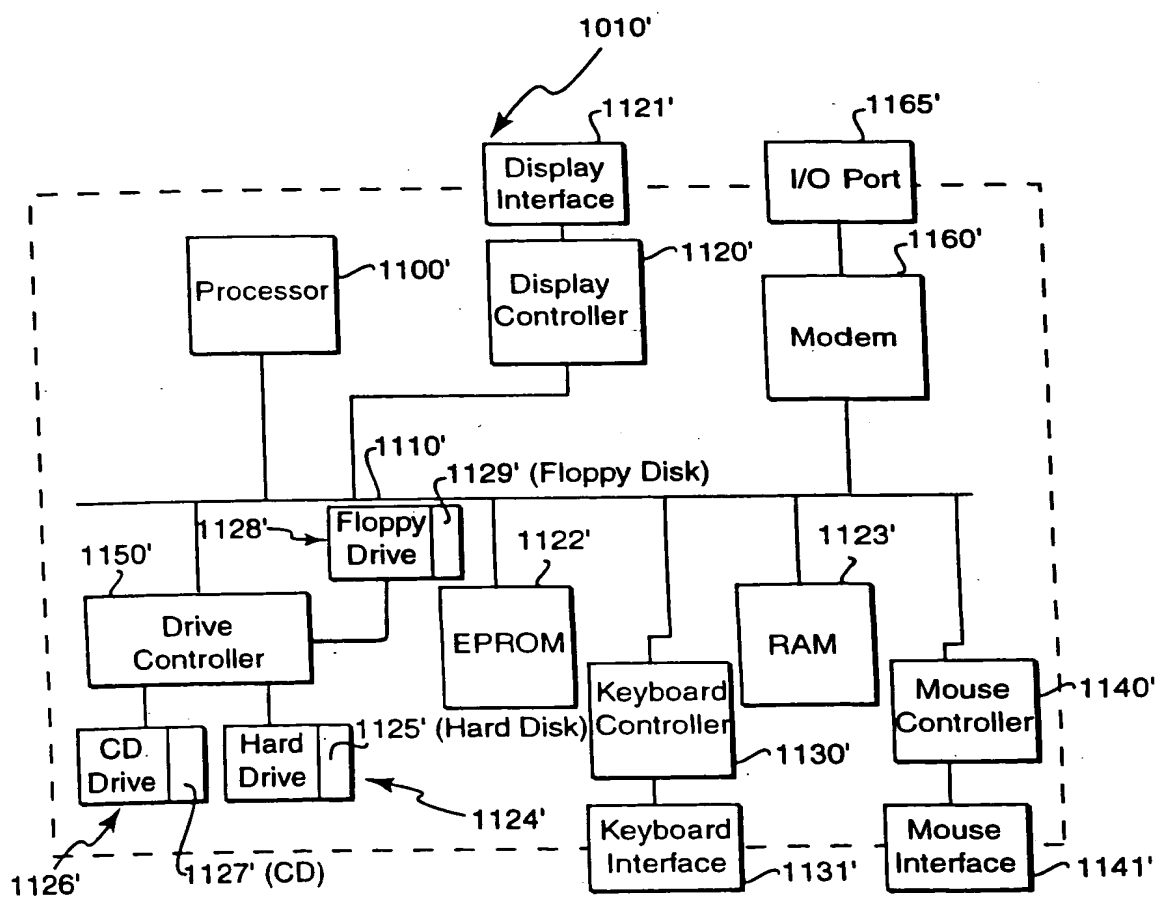


FIGURE 11B

FIG. 11A

The diagram illustrates a transaction flow involving five entities: PURCHASER A, SELLER A, PROCESSING AGENT, F.I. A, and F.I. B. The flow is as follows:

- PURCHASER A** (labeled 110A) sends a message (1201) to **SELLER A** (labeled 120A).
- SELLER A** sends a message (1208A) to the **PROCESSING AGENT** (labeled 130).
- The **PROCESSING AGENT** sends a message (1205) to **PURCHASER A** and a message (1208B) to **PURCHASER A**.
- The **PROCESSING AGENT** sends a message (1210) to **F.I. A** (labeled 150A) and a message (1220) to **F.I. D** (labeled 150D).
- F.I. A** sends funds (dashed arrow) to **F.I. D**.
- F.I. D** sends funds (dashed arrow) to **F.I. B** (labeled 150B).

FIGURE 12

0984979-071301  
TOPIC 62654860

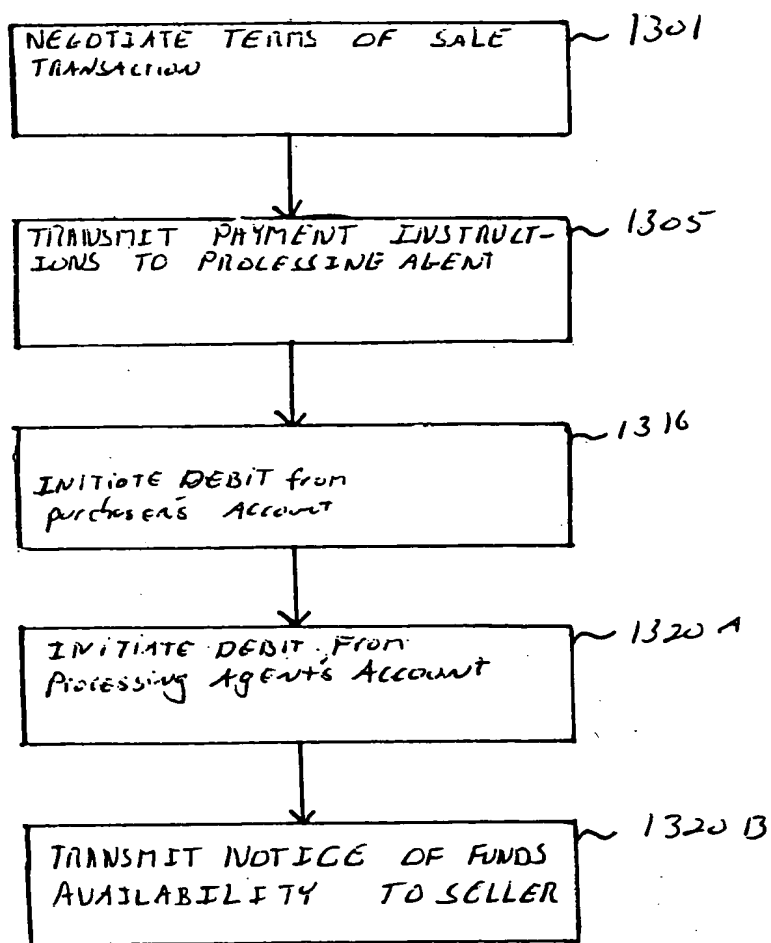


FIGURE 13

0984979.071301  
FIG 14

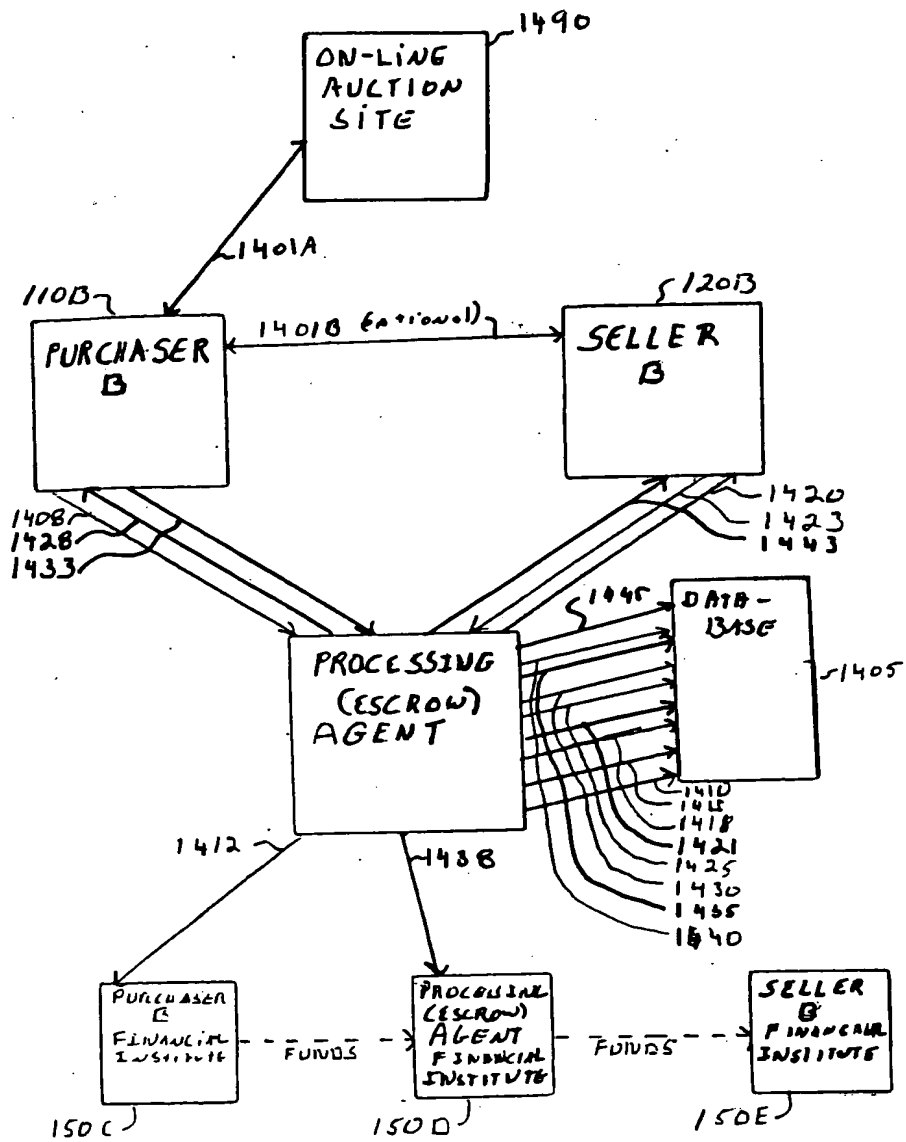


FIGURE 14

09849979-071301  
TOETZ062664850

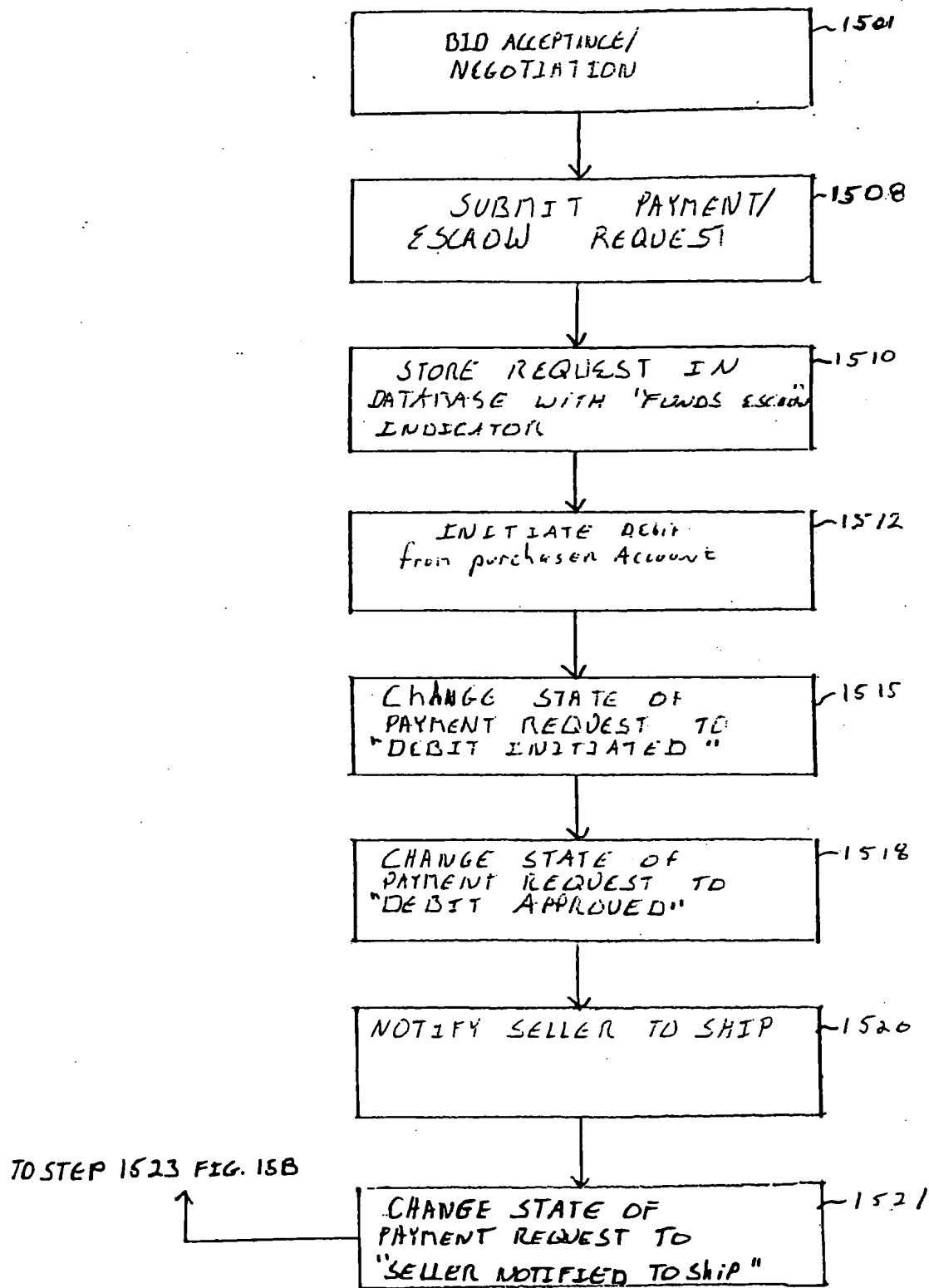


FIGURE 15A

FROM STEP 1521 FIGURE 15A

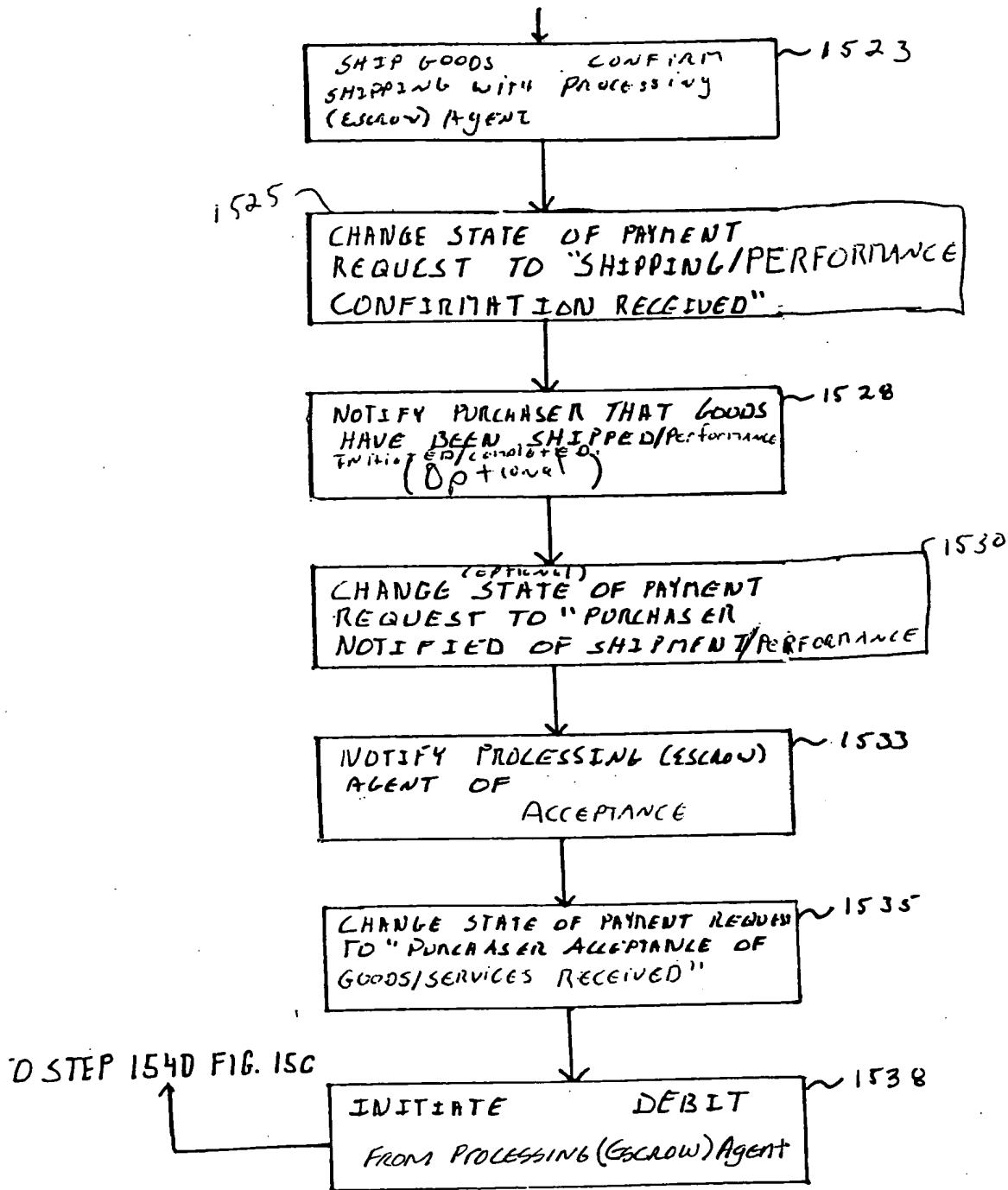


FIGURE 15B

FROM STEP 1538 FIGURE 15B

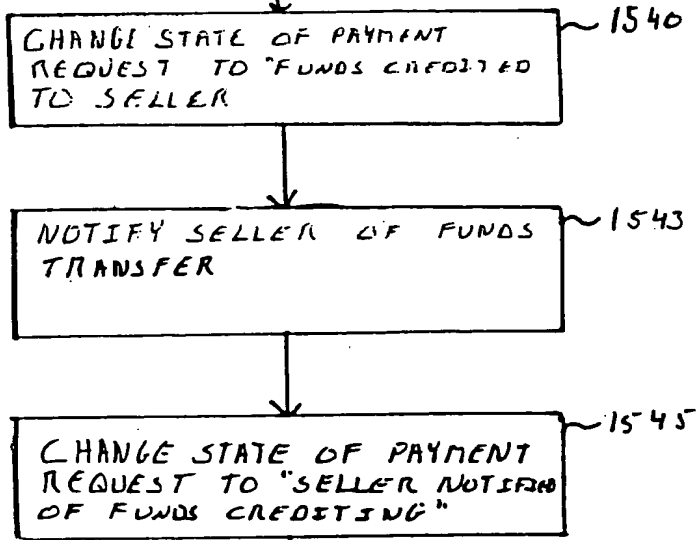


FIGURE 15C

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PAGE 20 15464860



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FOET20-52664860

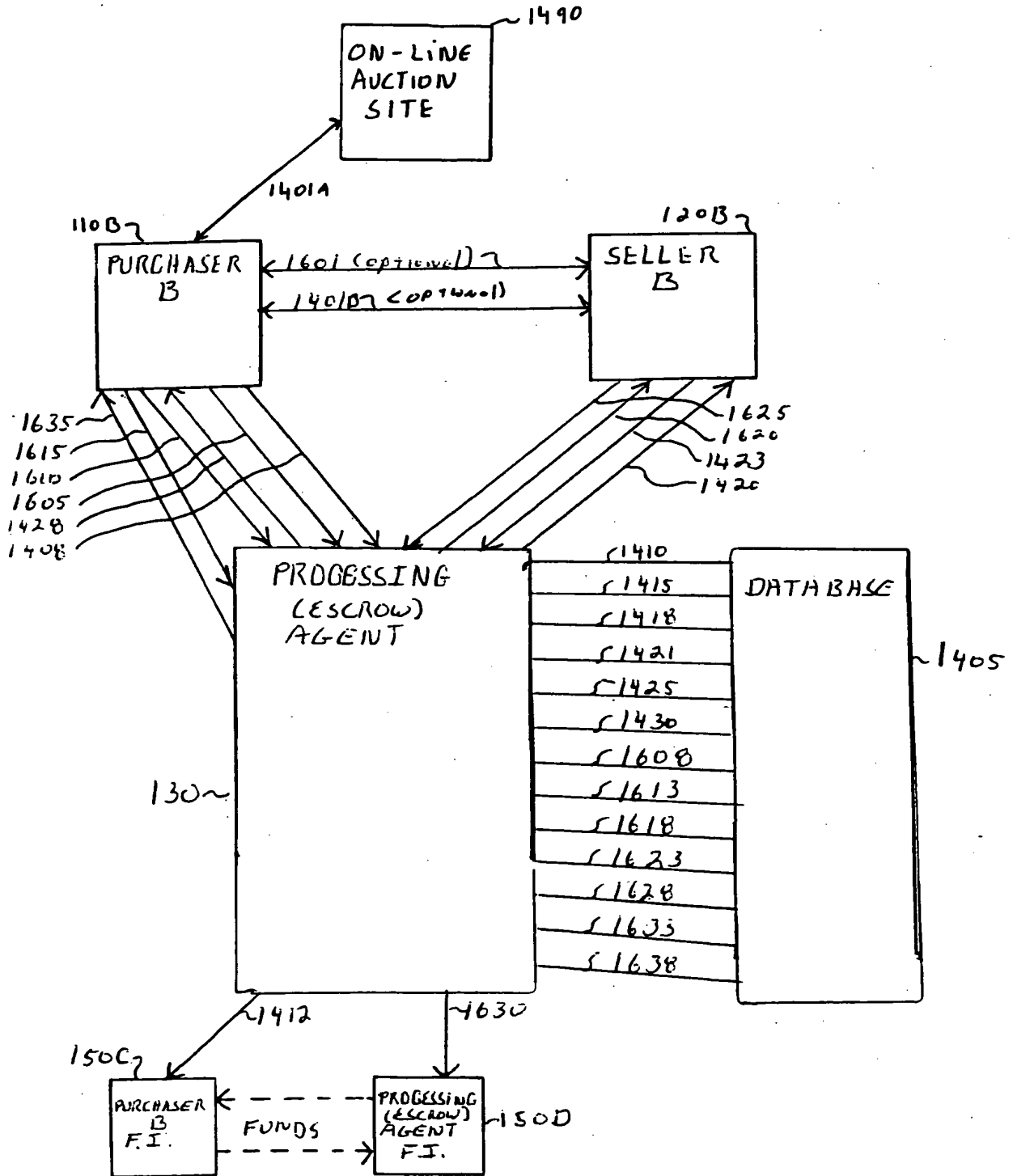


FIGURE 16

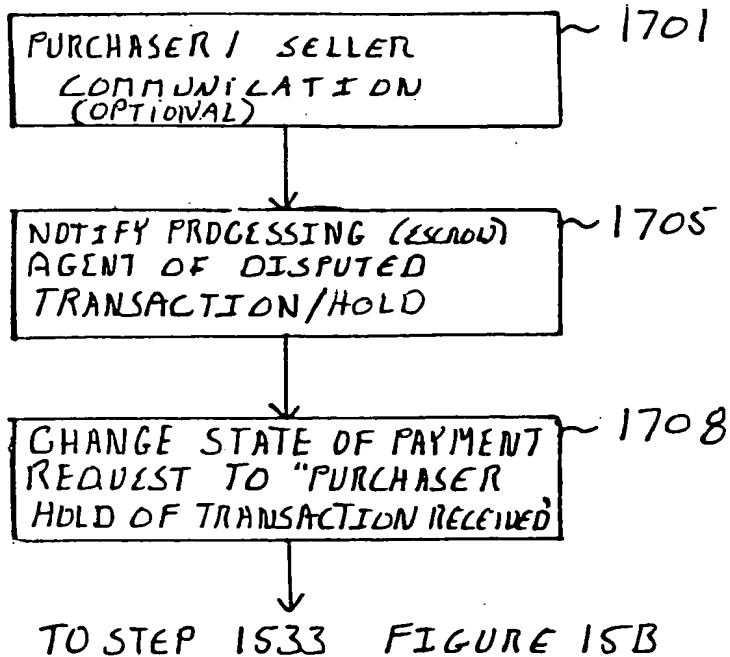


FIGURE 17A

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T0E720" 62664860

09849979.071301

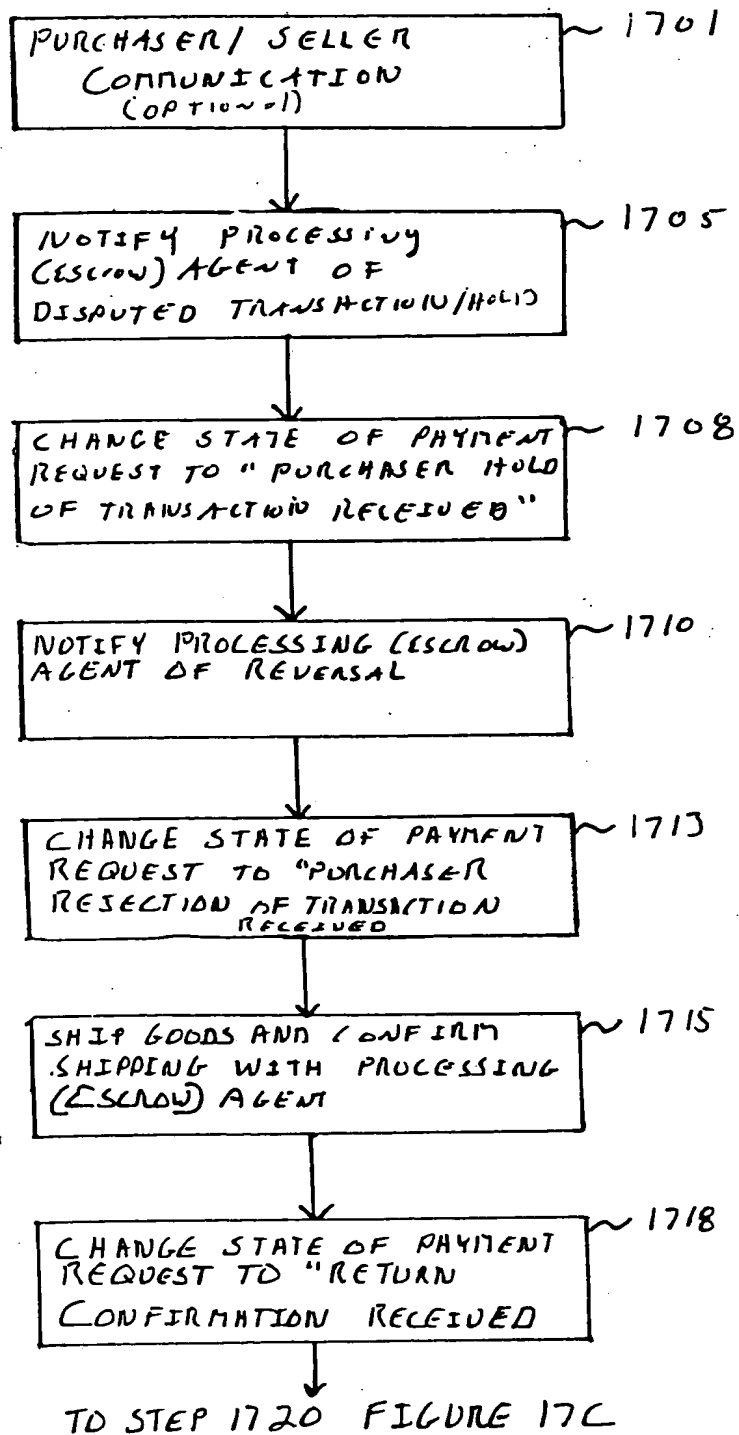


FIGURE 17B

FROM STEP 1718 FIGURE 17B

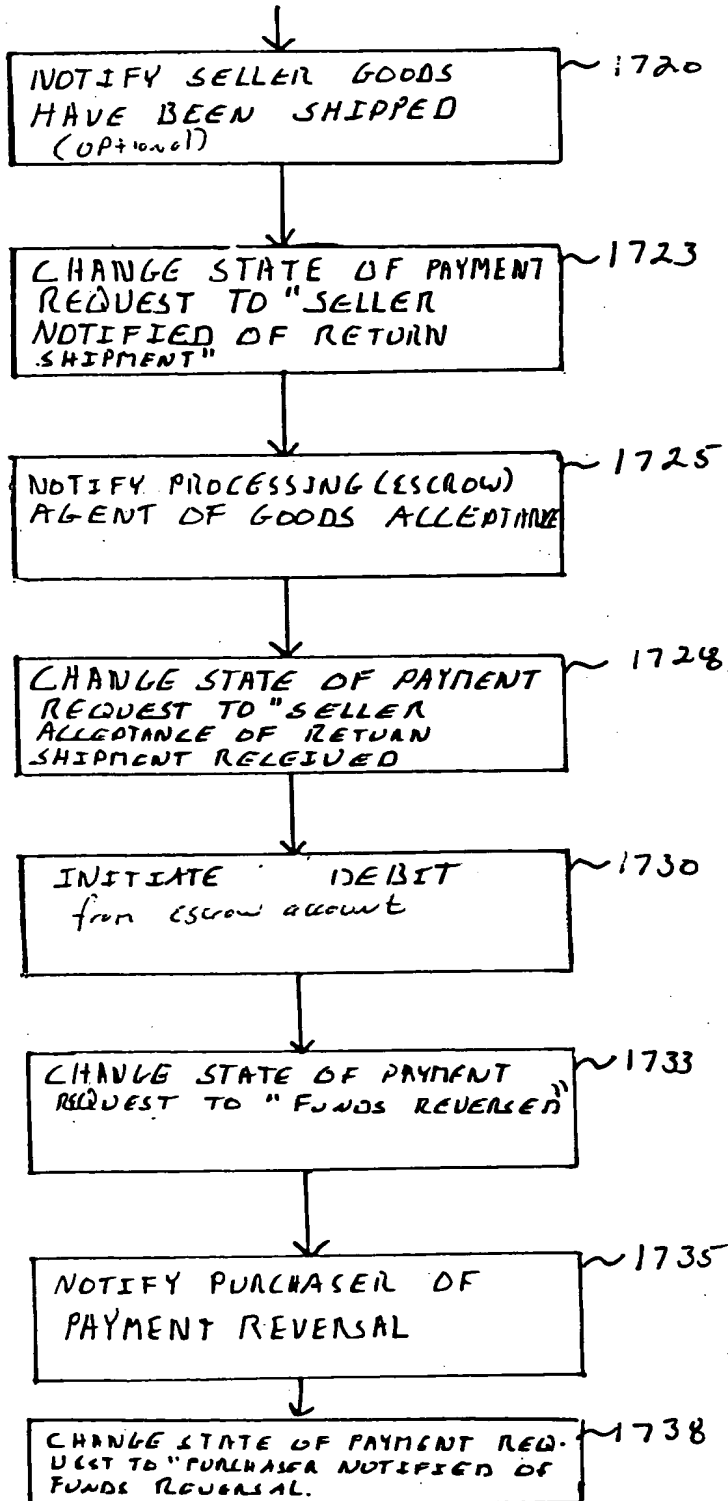


FIGURE 17C

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09849979.071301  
FOI b7D b7E b7F

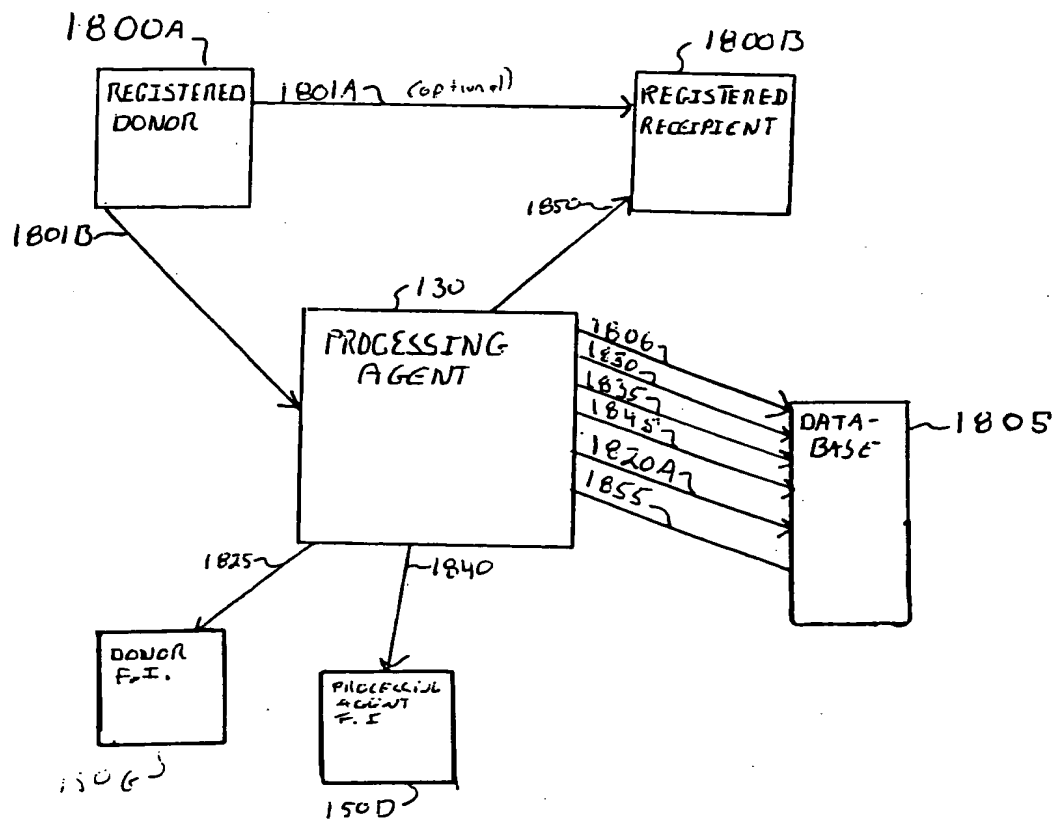


FIGURE 18A

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100120-62664860

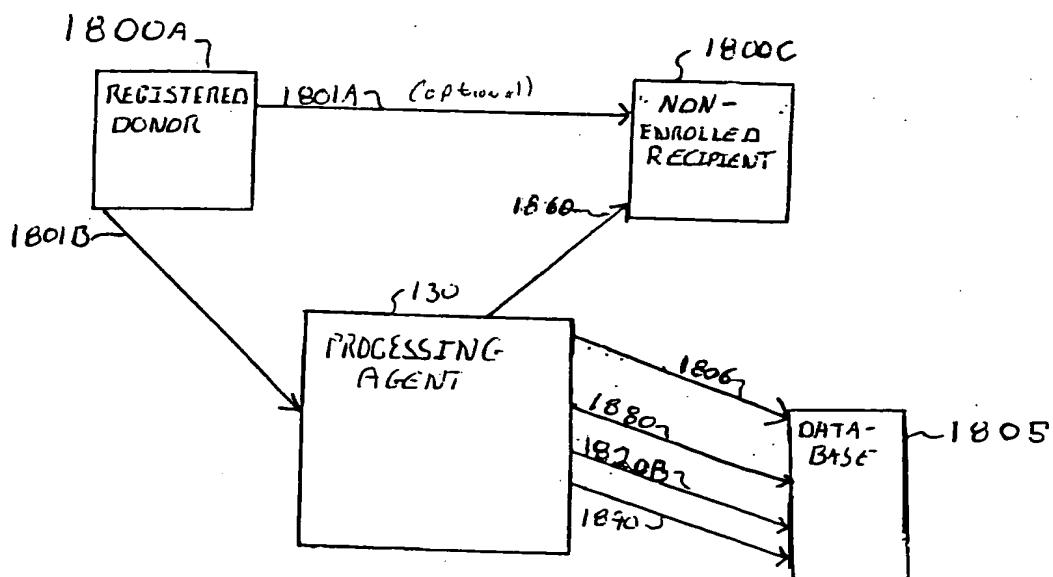


FIGURE 18B

0984979.071301  
T0ET/0 52664860

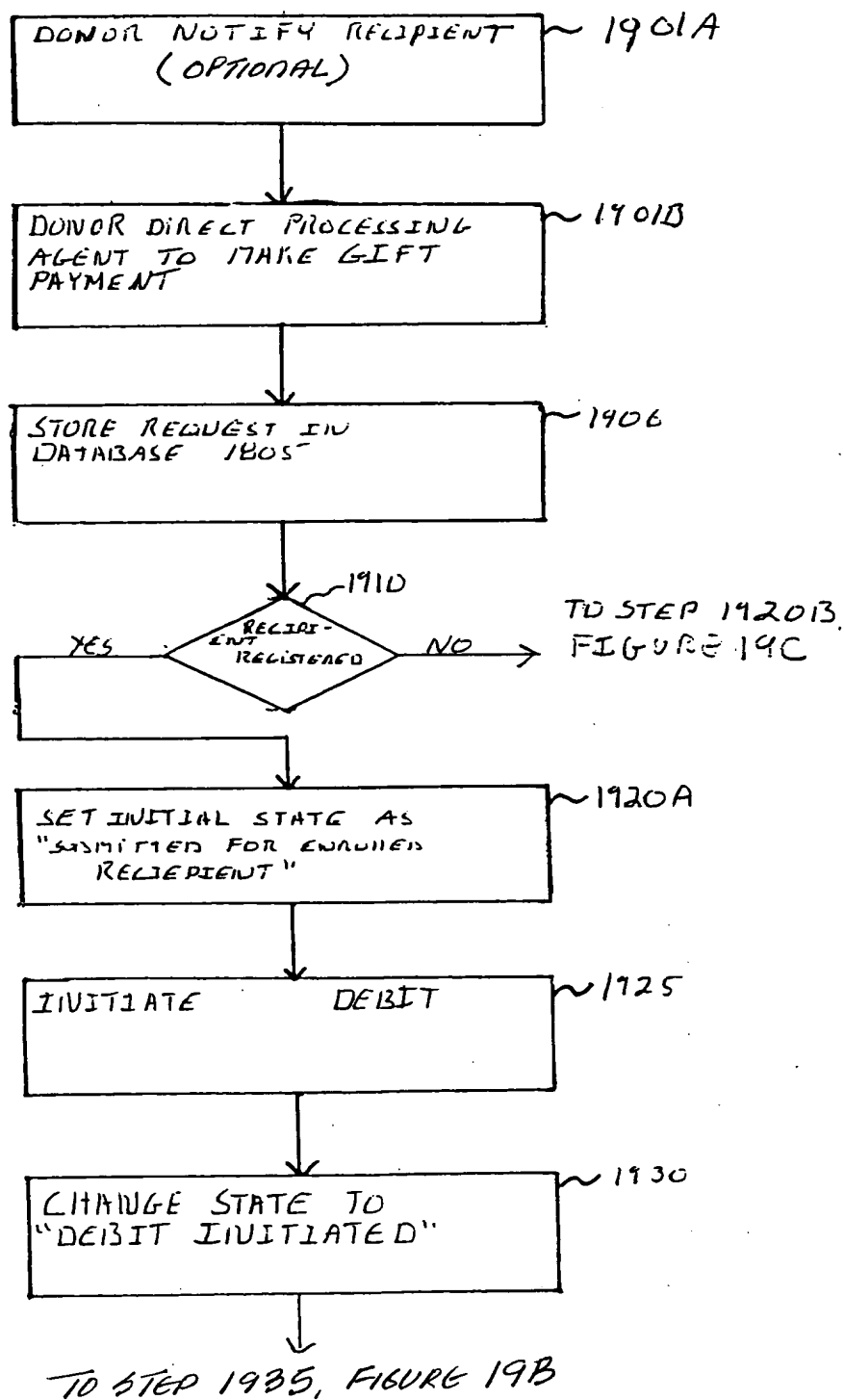


FIGURE 19A

FROM STEP 1930, FIGURE 19A

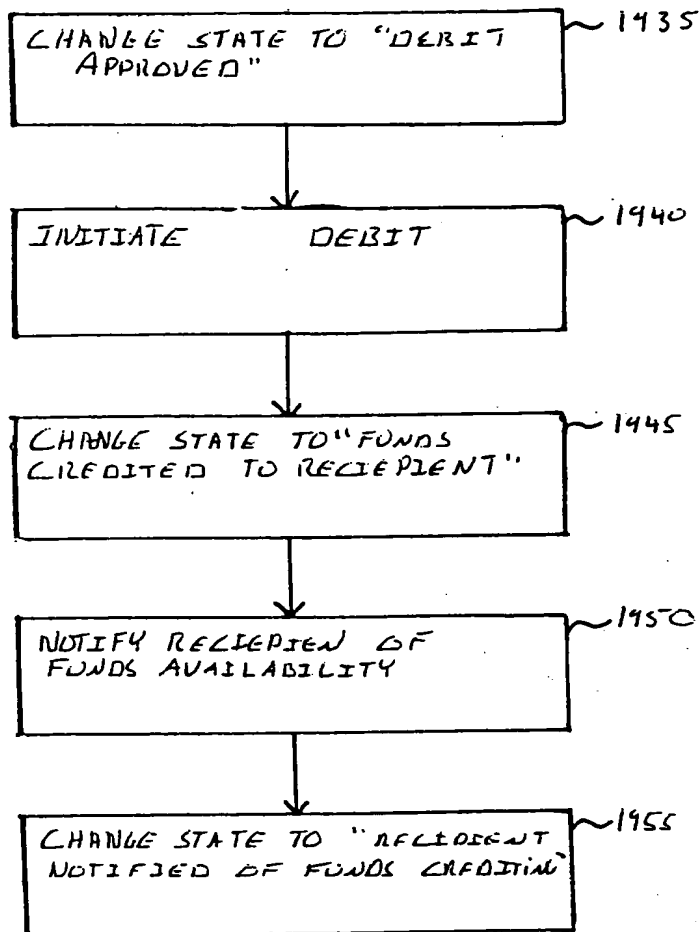
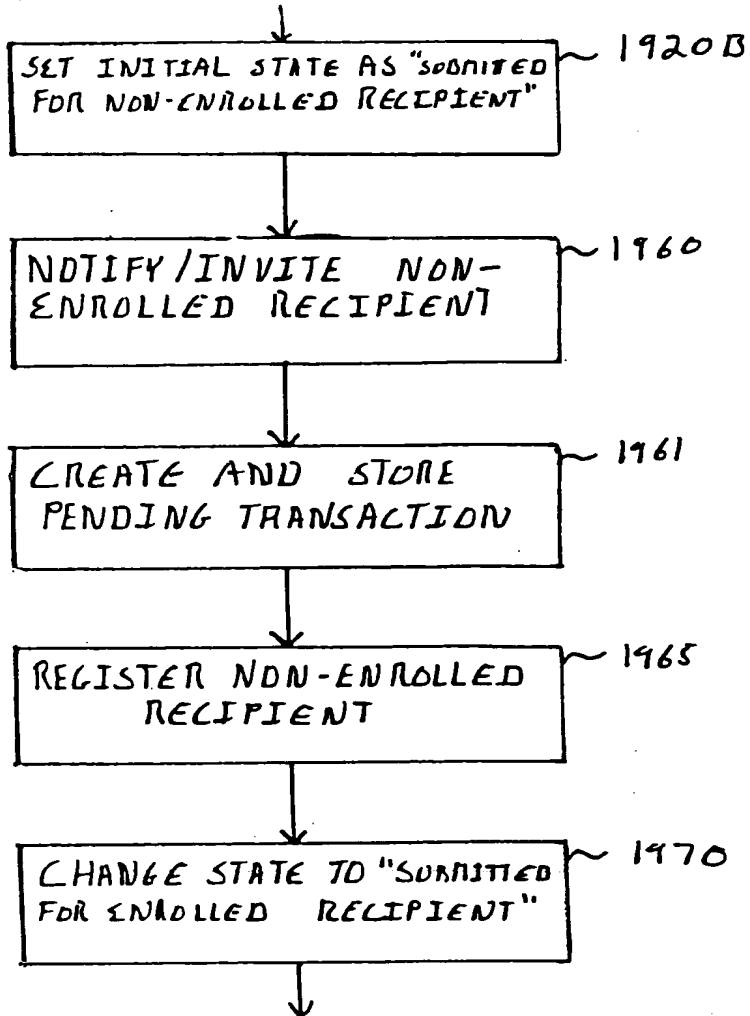


FIGURE 19B

09849979.071301



FROM STEP 910 OF FIGURE 19A



TO STEP 1925, FIGURE 19A

FIGURE 19C

09849979.071304  
T0ET20"62664860

09849979-071301

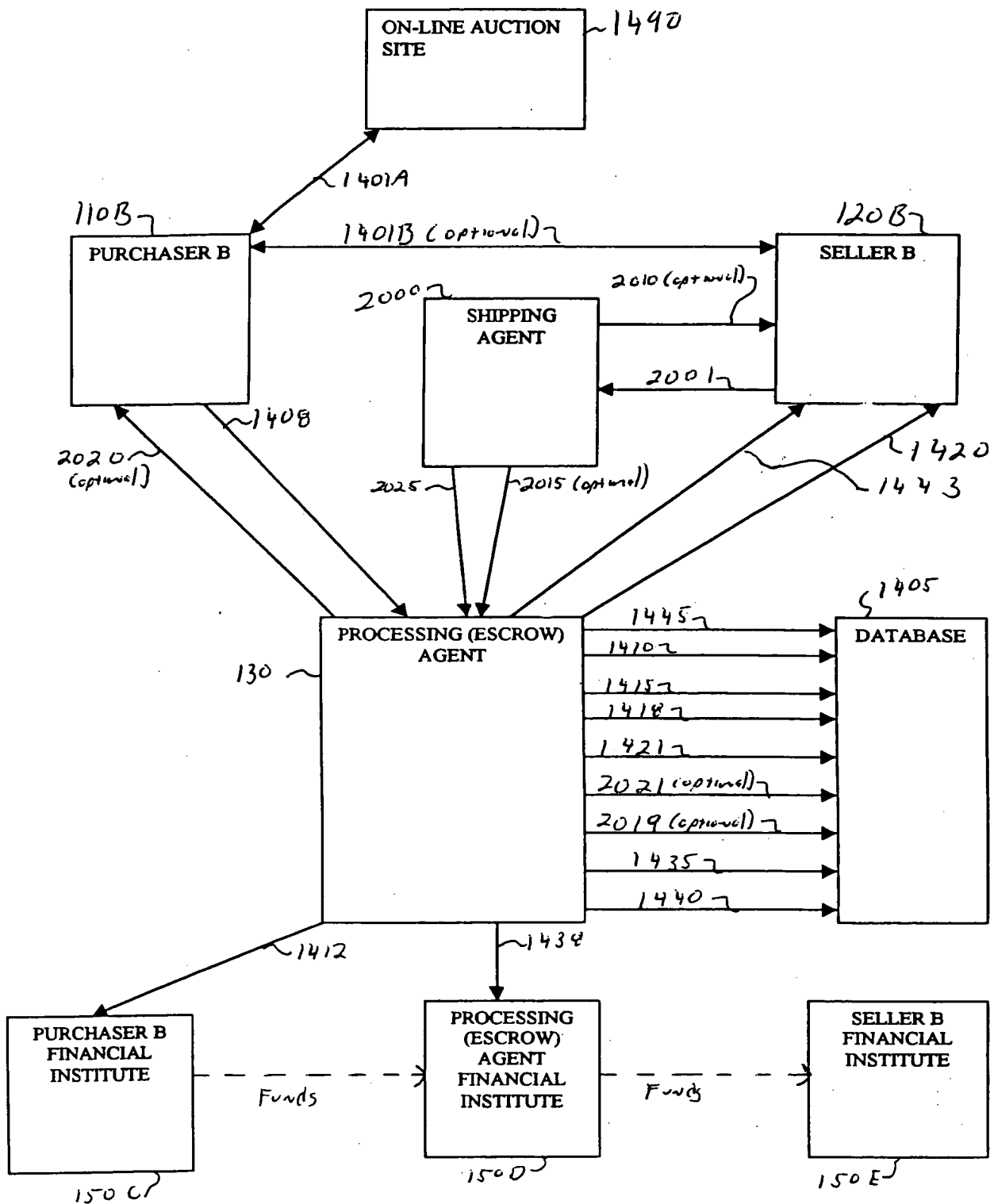


FIGURE 20

From Step 1520, Figure 15A

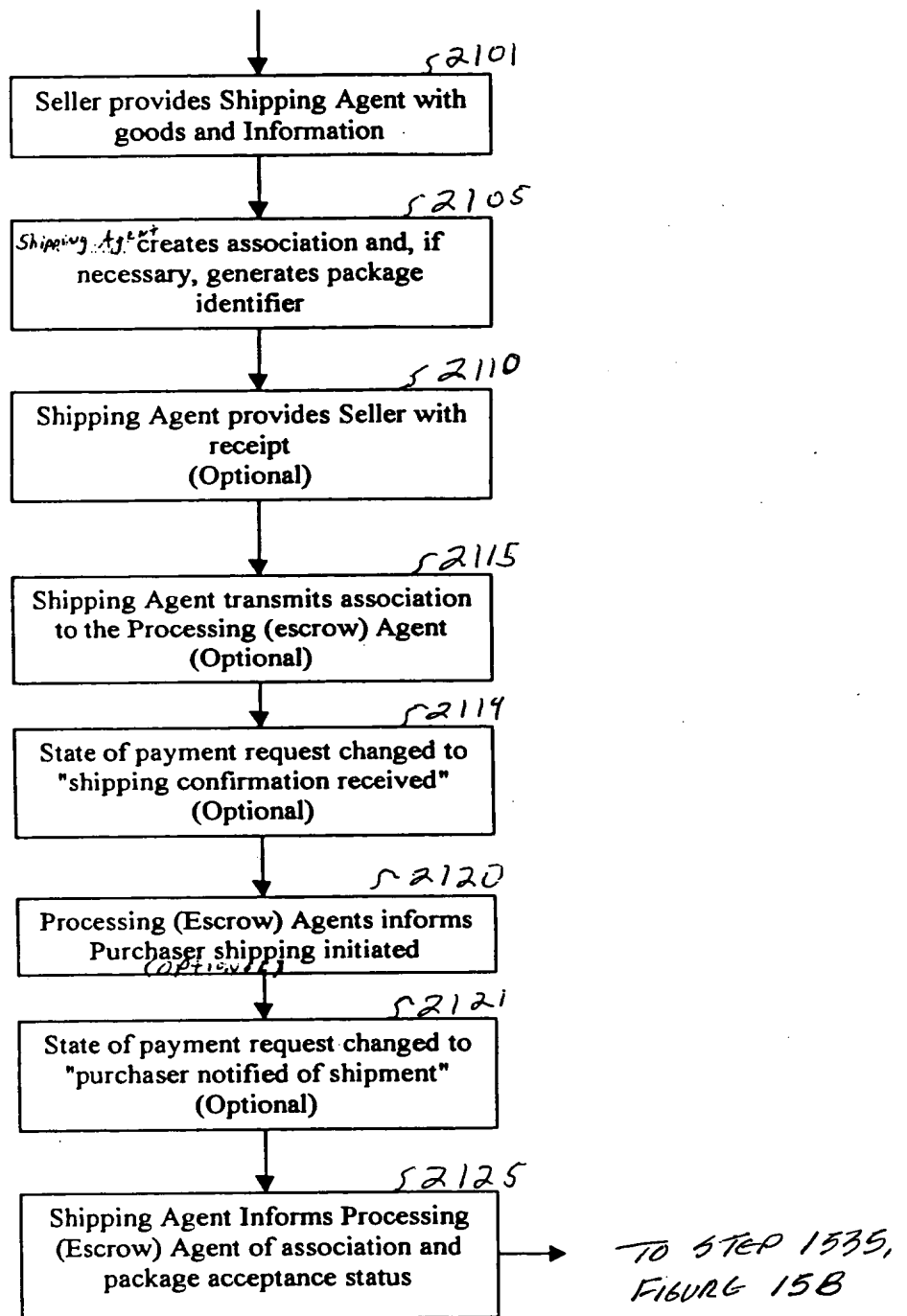


FIGURE 21

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0984979.071301

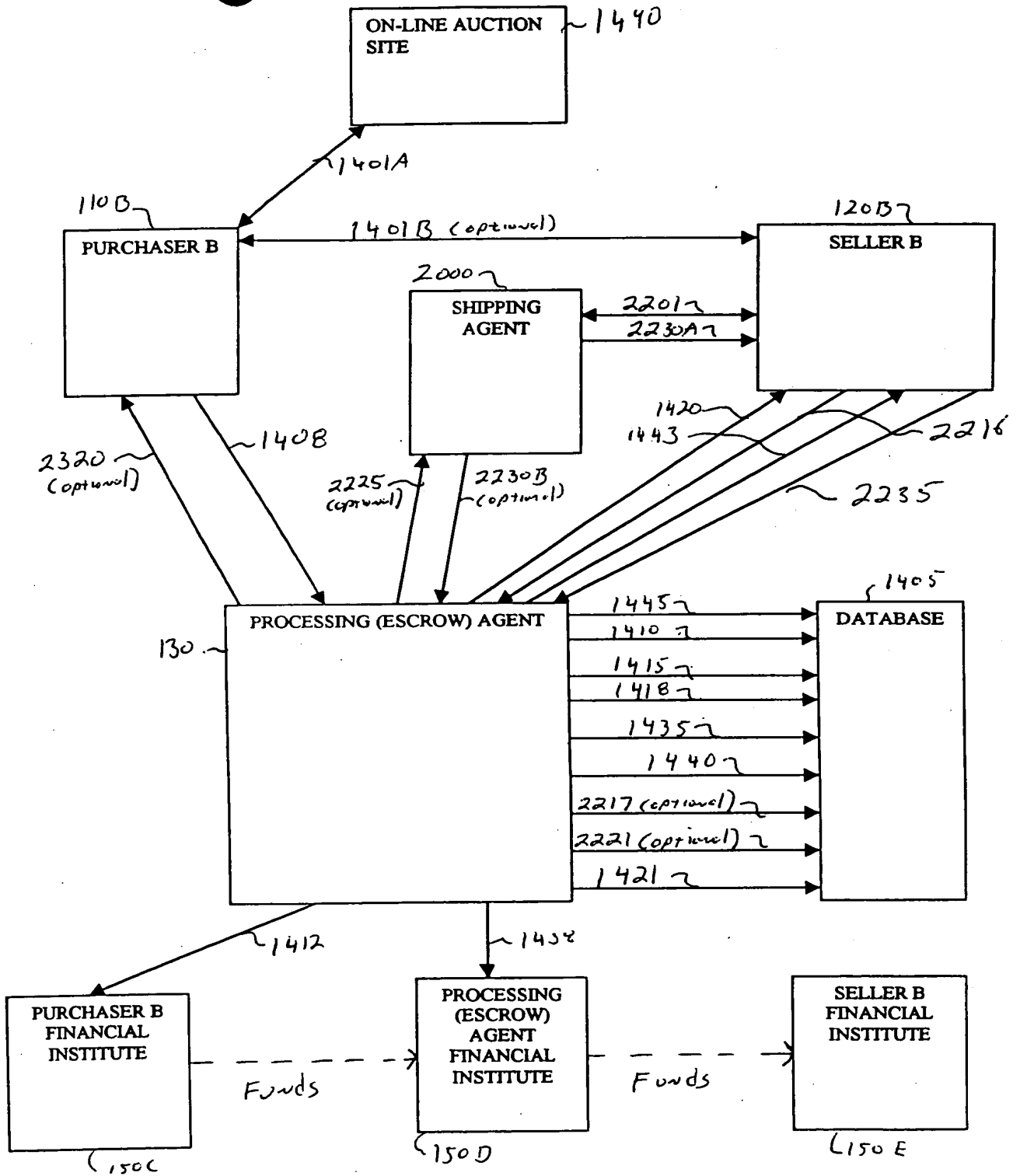


FIGURE 22

From Step 1520, Figure 15

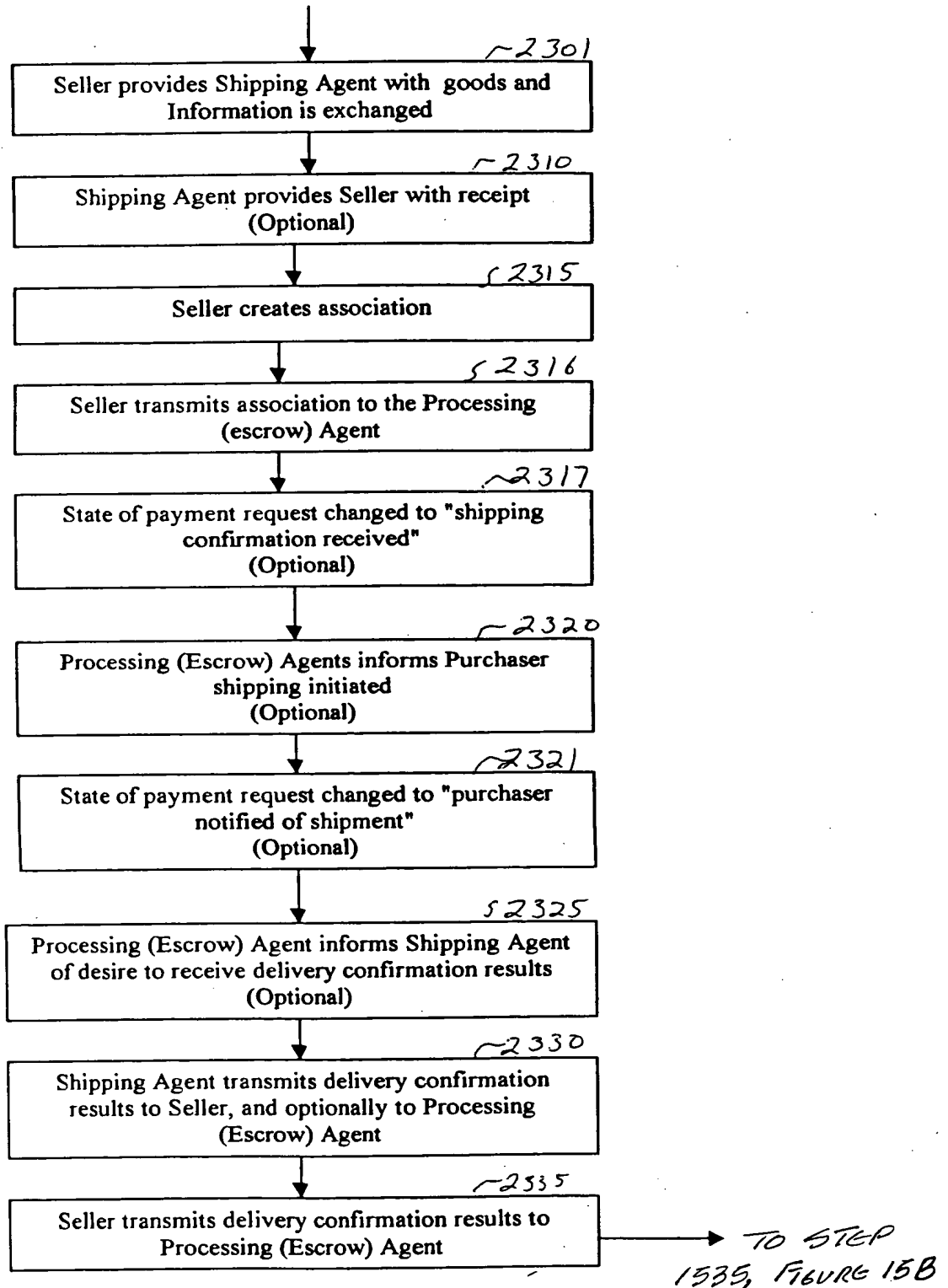


FIGURE 23

0949979.0730

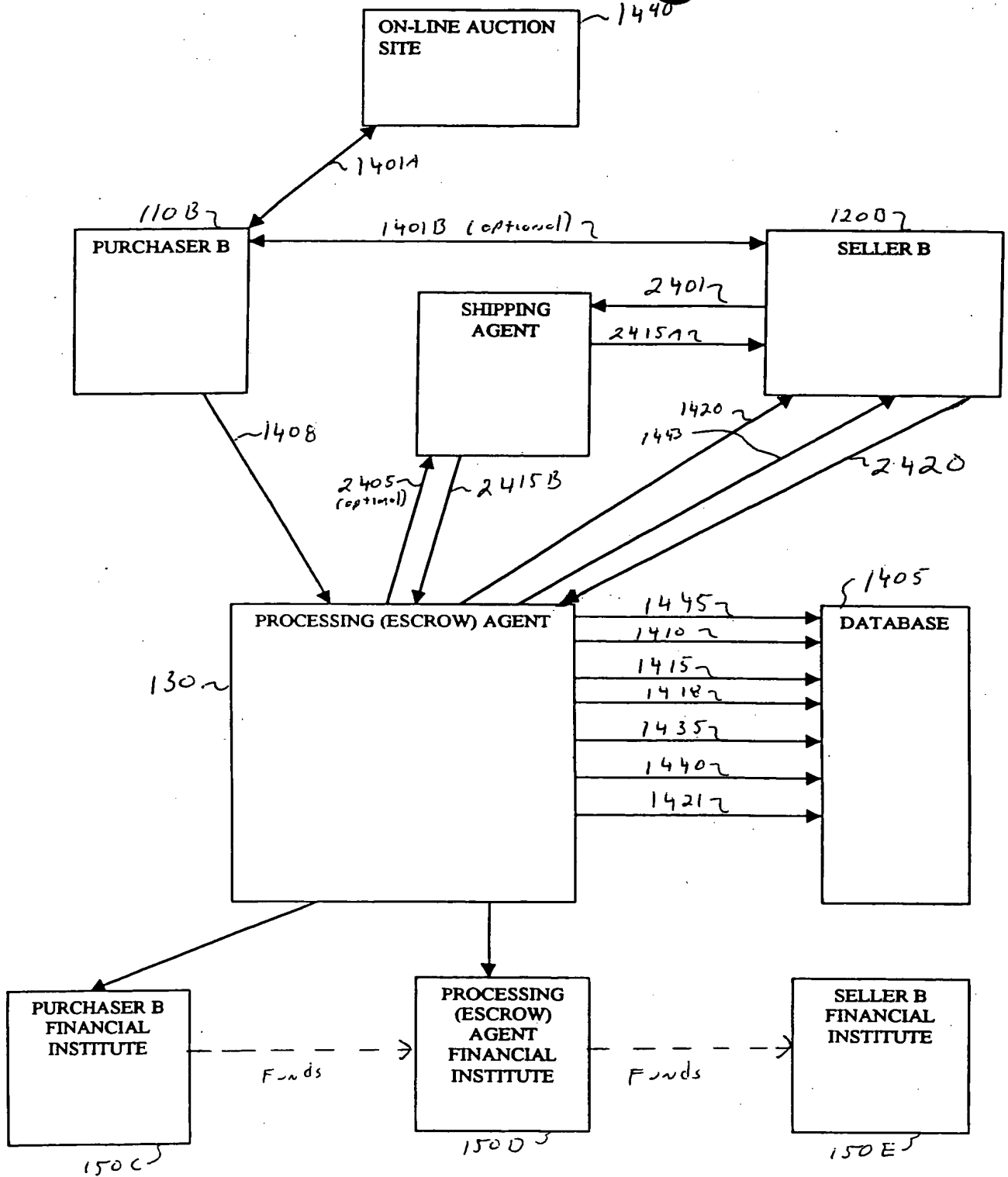
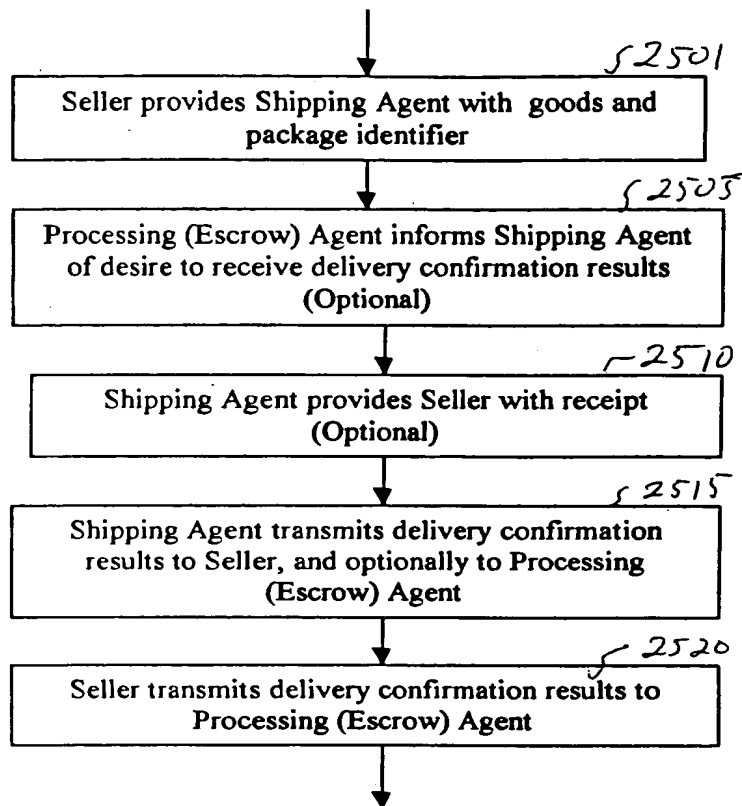


FIGURE 24

From Step 1520, Figure 15



TO STEP 1535, FIGURE 15B

FIGURE 25

0984979-074301

0984979.071301

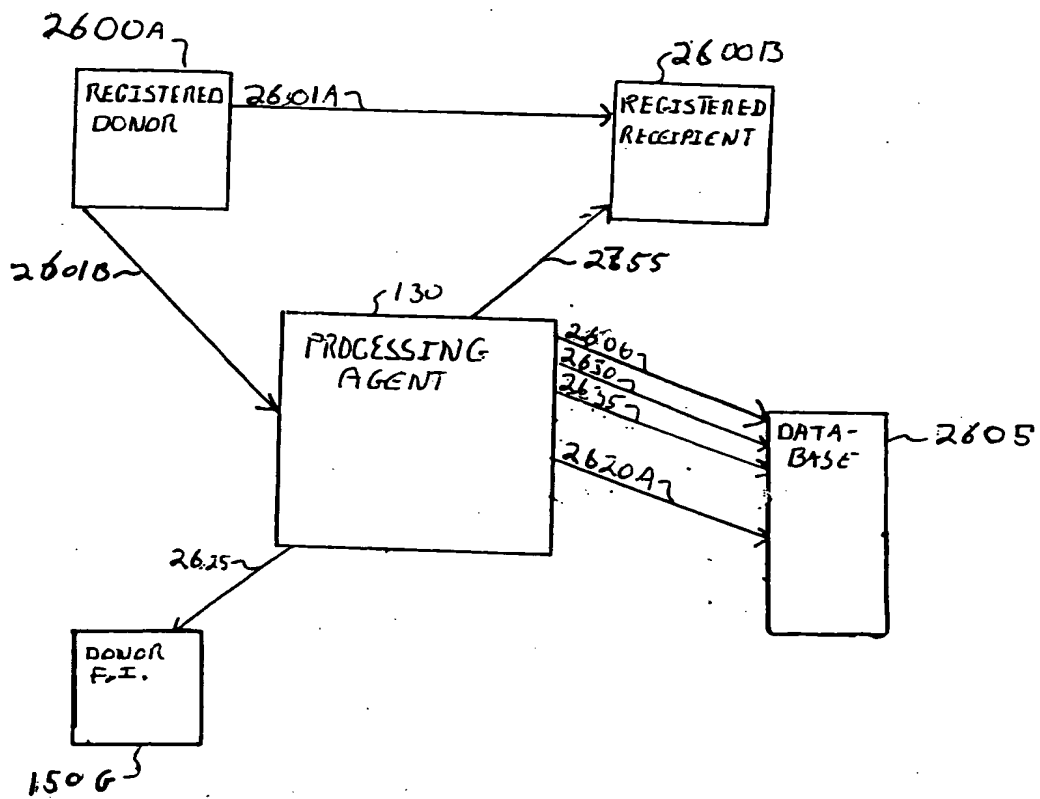


FIGURE 26



09849979-071301  
TDET20-62664850

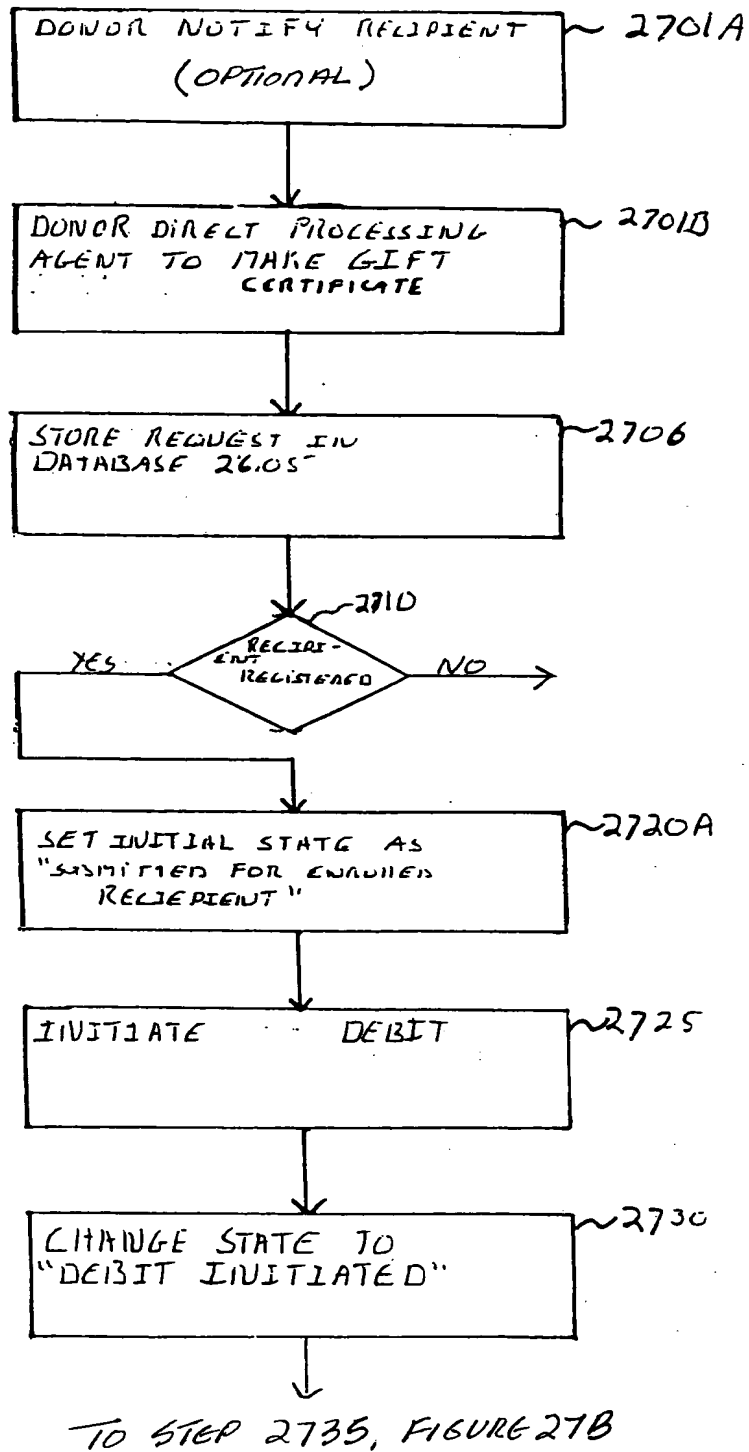
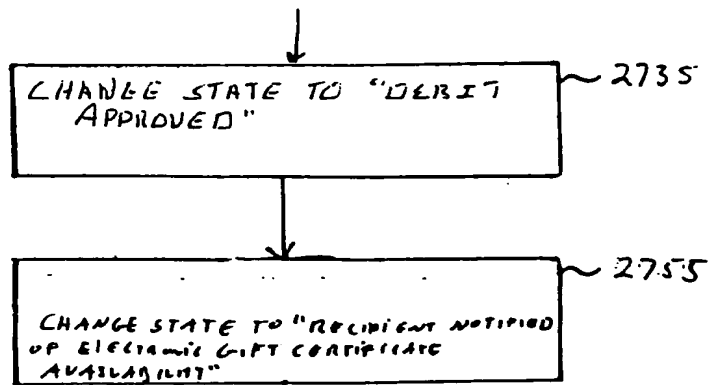


FIGURE 27A

FROM STEP 2730, FIGURE 27A



0984979.071301  
DET 20 62664860

FIGURE 27B

09649979-071301  
TDET 20 62664960

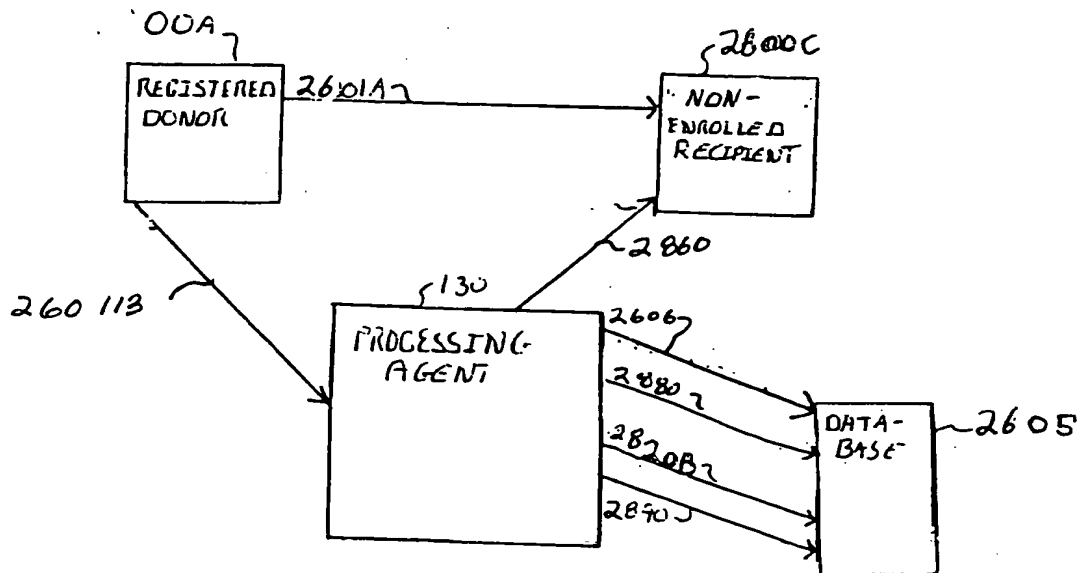


FIGURE 28A

09849376.071301  
TOE70" 62554850

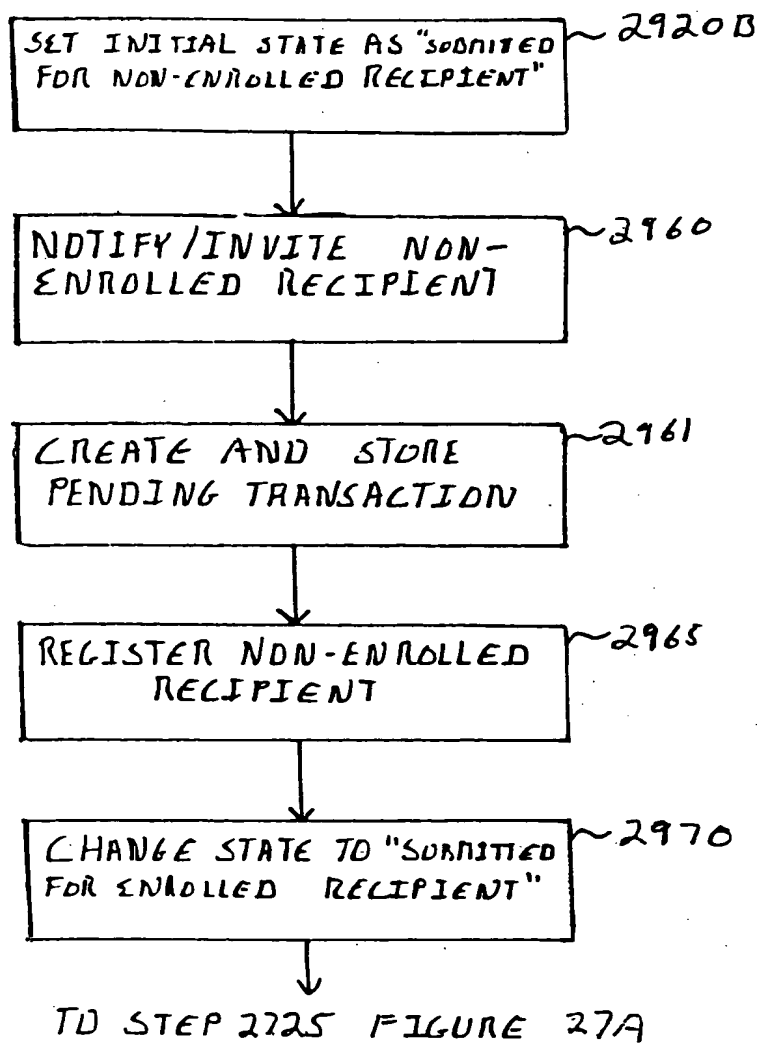


FIGURE 29